

## Certificate of Notice Page 1 of 4

United States Bankruptcy Court

Eastern District of Pennsylvania

In re:

Deborah M. Bebko

Debtor

Case No. 19-15281-pmm

Chapter 13

District/off: 0313-4

User: admin

Page 1 of 3

Date Rcvd: Feb 26, 2021

Form ID: pdf900

Total Noticed: 51

The following symbols are used throughout this certificate:

**Symbol****Definition**

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
- ++ Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 28, 2021:****Recip ID****Recipient Name and Address**

- jdb + Deborah M. Bebko, 115 E. Walnut Street, Ephrata, PA 17522-2242
- smg + Bureau of Audit and Enforcement, City of Allentown, 435 Hamilton Street, Allentown, PA 18101-1603
- smg City Treasurer, Eighth and Washington Streets, Reading, PA 19601
- smg + Dun & Bradstreet, INC, 3501 Corporate Pkwy, P.O. Box 520, Centre Valley, PA 18034-0520
- smg + Lehigh County Tax Claim Bureau, 17 South Seventh Street, Allentown, PA 18101-2401
- smg + Tax Claim Bureau, 633 Court Street, Second Floor, Reading, PA 19601-4300
- cr + Commonwealth of PA UCTS, 651 Boas Street, Room 925, Harrisburg, PA 17121-0751
- 14397713 + Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
- 14378201 + Bureau Of Account Management, 3607 Rosemont Ave Suite 50, Camp Hill, PA 17011-6904
- 14378202 ++ CAINE & WEINER COMPANY, 12005 FORD ROAD 300, DALLAS TX 75234-7262 address filed with court:, Caine & Weiner, Po Box 5010, Woodland Hills, CA 91365
- 14379277 + COMMONWEALTH OF PA UCTS, DEPARTMENT OF LABOR AND INDUSTRY, COLLECTIONS SUPPORT UNIT, 651 BOAS STREET, ROOM 925, HARRISBURG, PA 17121-0751
- 14391960 ++ CONTINENTAL FINANCE COMPANY LLC, PO BOX 8099, NEWARK DE 19714-8099 address filed with court:, Continental Finance Company, Attn: Bankruptcy, Po Box 8099, Newark, DE 19714
- 14378205 + Cmwlth of PA - UC Fund, Dept. of Labor and Industry, 651 Boas St., Room 702, Harrisburg, PA 17121-0751
- 14431757 + Common of PA, Dept. of Revenue, c/o Christopher R. Momjian, Esq., Office of Attorney General, 1600 Arch Street, Suite 300, Philadelphia, PA 19103-2016
- 14409637 + Eastern Lift Truck Co., Inc., P.O. Box 307, Maple Shade NJ 08052-0307
- 14391962 + First Premier Bank, Attn: Bankruptcy, Po Box 5524, Sioux Falls, SD 57117-5524
- 14378208 + I C System Inc, P.O. Box 64378, Saint Paul, MN 55164-0378
- 14396378 + John A. DiGiamberardino, Esquire, Case & DiGiamberardino, P.C., 845 N. Park Road, Ste. 101, Wyomissing, PA 19610-1342
- 14378210 + KML Law Group, P.C., 701 Market St., Ste. 5000, BNY Independence Ctr., Philadelphia, PA 19106-1541
- 14385555 + Lancaster Gen Hospital, c/o Creditors Bankruptcy Service, P.O. Box 800849, Dallas, TX 75380-0849
- 14378211 + Lancaster General Hospital, c/o Creditors Bankruptcy Svc., P.o. Box 800849, Dallas, TX 75380-0849
- 14409638 + LappTops, 174 Commerce Drive, New Holland PA 17557-9115
- 14378214 + Santander Consumer USA, P.O. Box 961245, Fort Worth, TX 76161-0244
- 14397104 + TD Retail Card Services, c/o Creditors Bankruptcy Service, P.O. Box 800849, Dallas, TX 75380-0849
- 14391966 + Td Rcs/Proform Financial, 1000 Macarthur Blvd., Mahwah, NJ 07430-2035
- 14405226 + The Bank of Missouri, PO Box 105555, Atlanta, GA 30348-5555
- 14378216 + Wilmington Trust N.A., Fay Servicing, LLC, 3000 Kellway Dr., Ste 150, Carrollton, TX 75006-3357
- 14382975 + Wilmington Trust, N.A., c/o Kevin G. McDonald, Esquire, KML Law Group, P.C., 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
- 14378217 + Wilmington Trust, NA, 350 Park Ave., 20th floor, New York, NY 10022-6054
- 14400611 + Wilmington Trust, National Association, et al, c/o Fay Servicing, LLC, PO Box 814609, Dallas, TX 75381-4609
- 14395829 + Wilmington Trust, National Association, et al, c/o Michael J. Shavel, Esquire, Hill Wallack LLP, 777 Township Line Road, Suite 250, Yardley, PA 19067-5565

TOTAL: 31

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

**Recip ID****Notice Type: Email Address****Date/Time****Recipient Name and Address**

- smg + Email/Text: usapae.bankruptcynotices@usdoj.gov Feb 27 2021 02:16:00 U.S. Attorney Office, c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
- cr Email/Text: RVSVCBICNOTICE1@state.pa.us Feb 27 2021 02:15:00 Commonwealth of Pennsylvania, Department of

District/off: 0313-4

User: admin

Page 2 of 3

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Total Noticed: 51

14398057	Email/Text: sara@cvcollection.com	Feb 27 2021 02:16:00	Revenu, Bureau of Compliance, Dept. 280946, Harrisburg, PA 17128-0946
14378203	+ Email/Text: bankruptcy@usecapital.com	Feb 27 2021 02:16:00	COACHELLA VALLEY COLLECTION SERVICE, PO BOX 13621, PALM DESERT, CA 92255-3621
14378204	+ Email/Text: bankruptcy@cavps.com	Feb 27 2021 02:16:00	Capital Accounts, P.O. Box 140065, Nashville, TN 37214-0065
14378206	+ Email/Text: sara@cvcollection.com	Feb 27 2021 02:16:00	Cavalry SPV I, LLC, 500 Summit Lake Dr., Ste. 400, Valhalla, NY 10595-2321
14391959	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Feb 27 2021 02:15:00	Coachella Value Collection Services, P.O. Box 13621, Palm Desert, CA 92255-3621
14431048	Email/Text: RVSVCBICNOTICE1@state.pa.us	Feb 27 2021 02:15:00	Comenity Bank, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
14378207	+ Email/Text: bankruptcy_notifications@ccsusa.com	Feb 27 2021 02:16:00	Commonwealth of Pennsylvania, Department of Revenue, Bureau of Compliance, P O Box 280946, Harrisburg, PA 17128-0946
14391961	+ Email/PDF: creditonebknotifications@resurgent.com	Feb 27 2021 01:56:45	Credit Collections, P.O. Box 607, Norwood, MA 02062-0607
14391963	+ Email/Text: GenesisFS@ebn.phinsolutions.com	Feb 27 2021 02:16:00	Credit One Bank, Attn: Bankruptcy Department, Po Box 98873, Las Vegas, NV 89193-8873
14378209	Email/Text: sbse.cio.bnc.mail@irs.gov	Feb 27 2021 02:15:00	Genesis Bc/Celtic Bank, Attn: Bankruptcy, Po Box 4477, Beaverton, OR 97076-4401
14378212	+ Email/PDF: resurgentbknotifications@resurgent.com	Feb 27 2021 01:56:46	Internal Revenue Service, P.O. Box 7346, Philadelphia, PA 19101-7346
14391964	+ Email/PDF: MerrickBKNNotifications@Resurgent.com	Feb 27 2021 01:54:54	LVNV Funding, Resurgent Capital Services, P.O. Box 10587, Greenville, SC 29603-0587
14391965	+ Email/Text: Bankruptcies@nragroup.com	Feb 27 2021 02:16:00	Merrick Bank/CardWorks, Attn: Bankruptcy, Po Box 9201, Old Bethpage, NY 11804-9001
14378213	Email/Text: RVSVCBICNOTICE1@state.pa.us	Feb 27 2021 02:15:00	National Recovery Agency, Attn: Bankruptcy, Po Box 67015, Harrisburg, PA 17106-7015
14392950	Email/Text: RVSVCBICNOTICE1@state.pa.us	Feb 27 2021 02:15:00	Pa. Dept. of Revenue, Bureau of Compliance, Dept. 280946, Harrisburg, PA 17128-0946
14403485	Email/Text: bnc-quantum@quantum3group.com	Feb 27 2021 02:15:00	Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946, Harrisburg, PA 17128-0946
14381216	+ Email/PDF: OGCRegionIIIBankruptcy@hud.gov	Feb 27 2021 01:54:54	Quantum3 Group LLC as agent for, GPCC I LLC, PO Box 788, Kirkland, WA 98083-0788
14378215	+ Email/PDF: OGCRegionIIIBankruptcy@hud.gov	Feb 27 2021 01:54:54	U.S. Department of Housing and Urban Development, 451 7th Street S.W., Washington, DC 20410-0002
			U.S. Dept. of HUD, 451 7th St. S.W., Washington, DC 20410-0001

TOTAL: 20

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
smg	*	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
14411954	*+	LappTops Inc, 174 Commerce Drive, New Holland, PA 17557-9115

TOTAL: 0 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Feb 28, 2021

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 26, 2021 at the address(es) listed below:

Name	Email Address
ANGELA CATHERINE PATTISON	on behalf of Creditor Wilmington Trust National Association, not in its individual capacity, but solely as trustee for MFRA Trust 2014-2 apattison@hillwallack.com
ANTHONY ST. JOSEPH	on behalf of Creditor United States of America on Behalf of IRS anthony.stjoseph@usdoj.gov mardella.suarez@usdoj.gov,CaseView.ECF@usdoj.gov
ANTHONY ST. JOSEPH	on behalf of Defendant U.S. Department of HUD anthony.stjoseph@usdoj.gov mardella.suarez@usdoj.gov,CaseView.ECF@usdoj.gov
CHRISTOPHER R. MOMJIAN	on behalf of Creditor Commonwealth of Pennsylvania Department of Revenue crmomjian@attorneygeneral.gov
JOHN A. DIGIAMBERARDINO	on behalf of Plaintiff Steven S. Bebko jad@cdllawoffice.com dmk@cdllawoffice.com
JOHN A. DIGIAMBERARDINO	on behalf of Plaintiff Deborah M. Bebko jad@cdllawoffice.com dmk@cdllawoffice.com
JOHN A. DIGIAMBERARDINO	on behalf of Joint Debtor Deborah M. Bebko jad@cdllawoffice.com dmk@cdllawoffice.com
KEVIN G. MCDONALD	on behalf of Creditor Wilmington Trust National Association, not in its individual capacity, but solely as trustee for MFRA Trust 2014-2 bkgroup@kmllawgroup.com
MICHAEL J. SHAVEL	on behalf of Creditor Wilmington Trust National Association, not in its individual capacity, but solely as trustee for MFRA Trust 2014-2 mshavel@hillwallack.com, ldejesus@hillwallack.com;lharkins@hillwallack.com
SCOTT F. WATERMAN (Chapter 13)	on behalf of Trustee SCOTT F. WATERMAN (Chapter 13) ECFMail@ReadingCh13.com
SCOTT F. WATERMAN (Chapter 13)	ECFMail@ReadingCh13.com
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 12

**UNITED STATES BANKRUPTCY COURT  
FOR THE EASTERN DISTRICT OF PENNSYLVANIA**

**In re:** : **Chapter 13**  
: **Deborah M. Bebko,** : **Case No. 19-15281- PMM**  
: **Debtor.** :

**ORDER DENYING CONFIRMATION OF CHAPTER 13 PLAN  
WITH LEAVE TO AMEND**

**AND NOW**, upon consideration of the Debtor's First Amended Chapter 13 plan filed on May 26, 2020 ("the First Amended Plan") (Doc. #36);

**AND**, after a hearing held on February 25, 2021 and for the reasons stated on the record;

It is hereby **ORDERED** that:

1. Confirmation of the First Amended Plan is denied with leave to file an amended plan **on or before March 29, 2021.**
2. If no amended plan is filed by the deadline specified in paragraph 2 above, or this case is not then promptly converted to a case under another chapter or voluntarily dismissed, then this case may be dismissed by the Court pursuant to 11 U.S.C. §1307(c)(5) without further notice or hearing.



**Date: February 25, 2021**

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**PATRICIA M. MAYER  
U.S. BANKRUPTCY JUDGE**